

In re:
Kristy Bernard
Debtor

Case No. 21-12301-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 07, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2025:

Recip ID	Recipient Name and Address
db	+ Kristy Bernard, 216 Folin Street, Coatesville, PA 19320-6634

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 08 2025 01:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 08 2025 01:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2025 at the address(es) listed below:

Name	Email Address
ANN E. SWARTZ	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com ecfmail@ecf.courtdrive.com
BRAD J. SADEK	on behalf of Debtor Kristy Bernard brad@sadeklaw.com

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bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor Aurora Financial Group Inc. bkgroup@kmlawgroup.com

SCOTT DAVID FINK

on behalf of Creditor Discover Student Loans sfink@weltman.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re:	:	
	:	
KRISTY BENARD	:	Chapter 13
	:	
Debtor	:	Case No. 21-12301-AMC
	:	

ORDER

AND NOW, upon consideration of the Chapter 13 Trustee’s Motion to Declare the Discover Student Loans’ claim No. 1 as “Paid in Full”, and any answer filed thereto, and after notice and a hearing it is

ORDERED, that the motion is **GRANTED**. Claim number 1 shall be marked “paid in full” and the Trustee shall not make any further disbursements to Discover Student Loans regarding that claim in this case.

BY THE COURT



HON. ASHELY M. CHAN
CHIEF BANKRUPTCY JUDGE

Date

Date: March 7, 2025